

IN THE SPECIFICATION

**Please amend the Abstract at page 55, lines 1-14, as follows:**

**ABSTRACT**

An apparatus and method to [[To]] copy or back up value information electronically stored in a memory region and to smoothly transfer the value information between terminals. An archive file including the terminal ID of a transfer destination is created from data in an IC card and is stored in a predetermined storage place, so that value information can be securely backed up. The archive file can be decompressed by only an apparatus specified with the terminal ID. A scheme in which access to a file and directory in the IC card is managed using a counter is employed. Further, after the archive file is archived in the storage space, the counter value of the original file is erased.